ABSTRACT OF THE DISCLOSURE

A debit-type merchant transaction is conducted and the merchant transactions are automatically routed to customer accounts for payment of the merchant transactions. A user presents a form of account identification to an electronic transaction device to initiate a transaction. The account identification includes a customer account number. Each customer account is associated with a respective card issuer. At least some of the card issuers have for selected customers a debit account and a stored value account associated with the same customer account number. To perform a transaction, a customer inputs a transaction amount. A table is provided that includes a plurality of merchant categories and transaction threshold amounts for each merchant category. The merchant category is obtained for each initiated transaction. The inputted transaction amount is compared to the transaction threshold associated with the merchant. The user is required to enter the secret code for the selected transaction if the inputted transaction amount exceeds the transaction threshold amount associated with the merchant. A routing engine is provided that has individually specified routing rules for each of a plurality of different card issuers. The rules define when a transaction should be routed to the debit account and when a transaction should be routed to the stored value account. The routing rules are applied to the transaction and the transaction is routed to either the debit account or the stored value account.